

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-27833-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy E Ralph  
343 Lakeview Avenue  
Ringwood, NJ 07456-2118

Social Security No.:  
xxx-xx-4668

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 3/18/20  
Time: 10:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**  
Norgaard, O'Boyle & Hannon, Debtor's Attorney

**COMMISSION OR FEES**  
\$3,377.50

**EXPENSES**  
\$34.90

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If this is a chapter 13 case, the fees and expenses awarded:

will not reduce the amount to be paid to general unsecured creditors under the plan.

will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 25, 2020  
JAN:

Jeanne Naughton  
Clerk

In re:  
Tracy E Ralph  
Debtor

Case No. 17-27833-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 34

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118  
aty +Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578  
517044567 American Express, PO Box 981537, El Paso, TX 79998-1537  
517227897 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517044568 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
517167677 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517044570 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
517044571 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
517044573 Dan Ralph, 343 Lakeview Ave, Ringwood, NJ 07456-2118  
517201699 ECMC, PO BOX 16408, ST.PAUL, MN 55116-0408  
517104811 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
517044578 Parker McCay, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539  
517089406 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507  
517044581 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)  
517395513 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
517057755 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 25 2020 23:59:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 25 2020 23:59:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
cr +E-mail/PDF: gecscedi@recoverycorp.com Feb 26 2020 00:05:29  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
517044569 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 26 2020 00:06:24  
Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
517044572 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 25 2020 23:59:14 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789  
517044574 E-mail/Text: mrdiscen@discover.com Feb 25 2020 23:58:21 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316  
517056938 E-mail/Text: mrdiscen@discover.com Feb 25 2020 23:58:21 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
517044575 E-mail/Text: bncnotices@becket-lee.com Feb 25 2020 23:58:29 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115  
517192033 E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 M&T Bank, Mortgage Payment Processing, P.O. Box 1288, Buffalo, NY 14240  
517044576 E-mail/Text: camanagement@mtb.com Feb 25 2020 23:58:55 M&T Bank, PO Box 844, Buffalo, NY 14240-0844  
517044577 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 26 2020 00:07:28 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5363  
517181836 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 00:20:19  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541  
517196826 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 00:20:20  
Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541  
517196827 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 26 2020 00:19:47  
Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
517275497 E-mail/Text: bnc-quantum@quantum3group.com Feb 25 2020 23:59:23  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517044579 E-mail/PDF: gecscedi@recoverycorp.com Feb 26 2020 00:05:29 SYNCB/Toys R Us, PO Box 965001, Orlando, FL 32896-5001  
517049037 +E-mail/PDF: gecscedi@recoverycorp.com Feb 26 2020 00:06:18 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517044580 E-mail/Text: bankruptcy@td.com Feb 25 2020 23:59:34 TD Bank NA, 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517044582\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 137

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermbccay.com,  
BKcourtnotices@parkermbccay.com  
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com  
Brian Gregory Hannon on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6